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Shay Zafrir

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2100 Pennsylvania Avenue, N.W.

Washington, DC 20037

EXAMINER

VIZVARY, GERALD C

ART UNIT

PAPER NUMBER

3696

NOTIFICATION DATE

DELIVERY MODE

07/14/2008

ELECTRONIC

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Notice of the Office communication was sent electronically on above-indicated "Notification Date" to the following e-mail address(es):

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Office Action Summary	Application No. 10/537,317	Applicant(s) ZAFRIR, SHAY	
	Examiner GERALD C. VIZVARY	Art Unit 3696	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 28 April 2008.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 29-36 and 45-52 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 29-36 and 45-52 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|----------------------------------------------------------------------------------------|-------------------------------------------------------------------|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413) |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____ |
| 3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date <u>6/2/2005</u> . | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

Introduction

The following is a non-final office action in response to the communications received on 4/28/2008. Claims 29-36 & 45-52, chosen by a restriction filed 3/27/2008, are now pending in this application.

Claim Rejections - 35 USC § 102

1. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

2. Claims 29-36 are rejected under 35 U.S.C. 102(b) as being anticipated by Manler US 5,732,400.

As per claim 29, Manler 5,732,400 teaches a method for financing of a trade credit, comprising:

receiving and storing information from parties participating in a trade credit financing transaction ("The system includes a financial clearinghouse for receiving a registration application for registering buyers with the financial clearinghouse and also for receiving a request for goods or services from the buyers via a computer network or other electronic medium." Manler 5,732,400 col. 3, lines 34-39);

selecting according to the information received from the parties and the buyer's preference the debt to finance and the financial sources to use for financing the debt ("The financial clearinghouse then receives price quotes from sellers responding to the request. The buyer may then choose to place an order from a particular seller or sellers, for example, by selecting the seller with the lowest price. The financial clearinghouse determines a final credit authorization for the amount of the transaction and then the selected seller or sellers are electronically notified of the buyer's order by the financial clearinghouse." Manler 5,732,400 col. 3, lines 54-60);

presenting the selected debt and the corresponding accounts payable and the parties to the trade credit financing transaction to the buyer ("The clearinghouse 40 then invoices the buyer 20 for the amount of the PO and creates an account receivable. Accounts receivable can be, for example, net 30 days. At the same time, an account payable to the seller 10 is also established in the amount of the PO less the risk-based discount fee retained by the financial clearinghouse 40." Manler 5,732,400 col. 8, lines 4-10);

approving by the buyer of the selected debt and the parties to the trade credit financing transaction and by sending an ante-dated irrevocable order to pay the debt ("The hard authorization represents the financial clearinghouse's final authorization for financing the transaction between the buyer 20 and the seller or sellers 10 in the amount of the PO." Manler 5,732,400 col. 14, lines 15-18);

assigning the buyer's payment to a financial institution and receiving discounted cash in return ("The financial clearinghouse further determines a risk-based discount rate as a function of the buyer's risk classification to establish a payment amount to a seller by

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the clearinghouse. The financial clearinghouse also determines a credit line for each buyer.” Manler 5,732,400 col. 3, lines 43-47);

paying in cash to a supplier a payment approved by the buyer less a discount; and paying the buyer the difference between the cash received from the financial institution and the cash paid to the supplier, less an agreed commission. (“After the seller provides a notice of shipment of the goods, the financial clearinghouse transmits the payment amount to the seller, net of the discount, and also transmits an invoice to the buyer for the purchase price of the transaction.” Manler 5,732,400 col. 3, lines 61-65)

As per claim 30, Manler 5,732,400 teaches a method of claim 29 wherein the step of receiving and storing information comprises the steps of:

receiving an offer and a demand from a supplier to finance trade credit which the supplier granted to the buyer, accompanied by an assignment-of-debt notification to the buyer relating to selected debt which is approved by the buyer (“Once the seller or sellers 10 receive the CONFIRM message from the broker 30, the seller or sellers 10 begin processing the agreed upon PO in step S31. After the seller or sellers 10 complete the buyer's PO, in step S32 the seller or sellers 10 transmits a notice of shipment (NOS) to the broker 30. The seller or sellers 10 can transmit a complete NOS or a partial NOS.” Manler 5,732,400 col. 15, lines 62-65);

receiving information representing a financial institution credit line or commitment to purchase a debt with credit exposure to the buyer (“If the NOS received from the seller or sellers 10 matches the PO and represents either the complete amount or a partial

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amount of the PO, then in step S34, the NOS is transmitted to the financial clearinghouse 40 for processing against the buyer's credit line." Manler 5,732,400 col. 15, lines 57-62); and

receiving information from the buyer on at least one approved-for payment invoice received from the supplier ("As the financial clearinghouse 40 processes the NOS, the credit line of the buyer 20 is reduced by the amount of the NOS. The credit line is restored as the buyer 20 pays the resulting invoice from the clearinghouse 40." Manler 5,732,400 col. 15, lines 62-65).

As per claim 31, Manler 5,732,400 teaches a method of claim 29 wherein the step of selecting the debt to finance and the financial sources to use compromises the prioritization of debts by fixed or dynamically changing considerations of:

buyer's preferences regarding at least one supplier and/or at least one financial institution, if such preferences have been presented by the buyer ("In FIG. 1B, a plurality of buyers 20, sellers 10 and a financial clearinghouse 40 are coupled to a communications network 5. Also coupled to the communications network 5 is a broker 30 that provides an on-line order acceptance and processing capability between buyers 20 and sellers 10. The functions provided by the broker 30 can be implemented, for example, as a computer system. Multiple brokers 30 can be coupled to a single financial clearinghouse 40." Manler 5,732,400 col. 8, lines 22-30);

conditions and terms with supplier ("If the buyer's risk classification is acceptable, the clearinghouse provides a preliminary authorization for a proposed purchase by the

buyer and transmits a request for quotation for the desired goods or services, along with the discount rate, to the seller or sellers who are electronically coupled to the financial clearinghouse via the computer network.” Manler 5,732,400 col. 4, lines 48-53);

availability of financial resources (“The financial clearinghouse makes a dynamic real-time risk classification of each buyer utilizing an on-line repository of credit data, including either in-house data or data obtained from a commercial credit service.” Manler 5,732,400 col. 3, lines 39-43); and

the financial spread in the trade credit financing transaction (“The financial clearinghouse then receives price quotes from sellers responding to the request. The buyer may then choose to place an order from a particular seller or sellers, for example, by selecting the seller with the lowest price. The financial clearinghouse determines a final credit authorization for the amount of the transaction and then the selected seller or sellers are electronically notified of the buyer's order by the financial clearinghouse.” Manler 5,732,400 col. 3, lines 54-61)

As per claim 32, Manler 5,732,400 teaches a method of claim 29 further comprising the step of the buyer further introducing modifications to the selected debt of the trade credit financing transaction. (“If the negotiations are conducted off-line, the process can allow for human intervention and then a subsequent resumption of electronic processing of the transaction by the financial clearinghouse 40. Any modifications that increase the amount of the PO must be re-authorized by the clearinghouse 40. After the seller 10

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accepts the PO, the seller 10 ships the goods to the buyer 20 and transmits a notice of shipment (NOS) to the financial clearinghouse 40." Manler 5,732,400 col. 7, lines 60-67)

As per claim 33, Manler 5,732,400 teaches a method of claim 29 wherein the step of approval and sending an irrevocable payment order to the financial institution to pay funds against an invoice comprises the elimination of the commercial risk in respect of the selected debt. ("If the NOS received from the seller or sellers 10 matches the PO and represents either the complete amount or a partial amount of the PO, then in step S34, the NOS is transmitted to the financial clearinghouse 40 for processing against the buyer's credit line. As the financial clearinghouse 40 processes the NOS, the credit line of the buyer 20 is reduced by the amount of the NOS. The credit line is restored as the buyer 20 pays the resulting invoice from the clearinghouse 40." Manler 5,732,400 col. 15, lines 56-65)

As per claim 34, Manler 5,732,400 teaches a method of claim 29 wherein the step of assigning comprises using the payment commitment as a security for a recourse loan that on maturity equals the payment sum or discounting the payment for cash or a combination of a loan and cash payment, in a rate that represents the buyer's cost of funds. ("If the NOS received from the seller or sellers 10 matches the PO and represents either the complete amount or a partial amount of the PO, then in step S34, the NOS is transmitted to the financial clearinghouse 40 for processing against the buyer's credit line. As the financial clearinghouse 40 processes the NOS, the credit line

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of the buyer 20 is reduced by the amount of the NOS. The credit line is restored as the buyer 20 pays the resulting invoice from the clearinghouse 40." Manler 5,732,400 col. 15, lines 56-65)

As per claim 35, Manler 5,732,400 teaches a method of claim 29 wherein the supplier pays for exchanging the buyer's debt for cash, at a higher rate than the rate a financial institution demands for credit exposure against the buyer, and wherein the difference between these two rates, less an agreed commission, is paid in cash to the buyer following the trade credit financing transaction. ("If the buyer's risk classification is acceptable, the clearinghouse provides a preliminary authorization for a proposed purchase by the buyer and transmits a request for quotation for the desired goods or services, along with the discount rate, to the seller or sellers who are electronically coupled to the financial clearinghouse via the computer network. The financial clearinghouse then receives price quotes from sellers responding to the request." Manler 5,732,400 col. 3, lines 48-55)

As per claim 36, Manler 5,732,400 teaches a method of claim 29 wherein the step of selecting is performed according to the financial spread of the at least one financial institution or credit sources or terms with the at least one supplier or other constraints. ("Upon receiving the RFQ, the broker 30 transmits a request for risk rating (RRR) to the financial clearinghouse 40 to determine preliminary authorization for clearinghouse 40 financing of the potential transaction. The RRR, for example, verifies to the broker 30

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that the buyer 20 is registered with the financial clearinghouse 40 and also provides the discount fee that has been determined for the buyer 20 by the financial clearinghouse 40.” Manler 5,732,400 col. 9, lines 20-27)

As per claim 45, Manler 5,732,400 teaches a method in which an entity for financing trade credit by discounting a buyer's debt to the supplier, eliminating commercial risks of the debt through collaboration with at least one buyer and selling the at least one buyer's debt to a financial institution, the method comprising the steps of:

obtaining at least one supplier demand for a trade credit financing transaction (“If the buyer's risk classification is acceptable, the clearinghouse provides a preliminary authorization for a proposed purchase by the buyer and transmits a request for quotation for the desired goods or services, along with the discount rate, to the seller or sellers who are electronically coupled to the financial clearinghouse via the computer network. The financial clearinghouse then receives price quotes from sellers responding to the request.” Manler 5,732,400 col. 3, lines 48-55);

obtaining a credit line at least one financial institution has proposed to provide against the buyer (“The financial clearinghouse further determines a risk-based discount rate as a function of the buyer's risk classification to establish a payment amount to a seller by the clearinghouse. The financial clearinghouse also determines a credit line for each buyer.” Manler 5,732,400 col. 3, lines 43-48);

obtaining from at least one buyer at least one received and approved for payment invoice associated with the supplier (“The clearinghouse 40 then invoices the buyer 20

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for the amount of the PO and creates an account receivable. Accounts receivable can be, for example, net 30 days. At the same time, an account payable to the seller 10 is also established in the amount of the PO less the risk-based discount fee retained by the financial clearinghouse 40.” Manler 5,732,400 col. 8, lines 4-10);

processing the at least one supplier demand, the credit line and the at least one received and approved for payment invoice associated with the supplier whereby at least one invoice is selected for payment (“Once the seller or sellers 10 receive the CONFIRM message from the broker 30, the seller or sellers 10 begin processing the agreed upon PO in step S31. After the seller or sellers 10 complete the buyer's PO, in step S32 the seller or sellers 10 transmits a notice of shipment (NOS) to the broker 30. The seller or sellers 10 can transmit a complete NOS or a partial NOS.” Manler 5,732,400 col. 15, lines 48-54);

transmitting the at least one invoice selected for payment to the buyer (“If the transaction is authorized by the financial clearinghouse, the financial clearinghouse transmits the payment amount to the seller and transmits an invoice to the buyer for the purchase price of the transaction.” Manler 5,732,400 abstract);

receiving at least one ante-dated irrevocable payment order to the at least one financial institution to pay the entity, on the at least one selected invoice for payment due date, the total of the face value of the at least one invoice selected for payment (“The financial clearinghouse 40 can support either paper invoicing, electronic invoicing or electronic debit for billing and payment. Electronic invoicing, for example, can be accomplished by the use of standard EDI messages. Automatic debiting for payment from the buyer 20 to

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the financial clearinghouse 40 can be accomplished, for example, by the use of standard Authorized Clearing House ("ACH") debit transactions." Manler 5,732,400 col. 11, lines 4-11);

receiving funds, for the assignment of the buyer's future payment, from one financial institution at a rate that represent the buyer's credit risk ("The credit risk management feature of the present invention provides a dynamic risk evaluation system for obtaining on-the-fly credit evaluations of buyers to facilitate automated ordering and processing of goods, including risk-based pricing for sellers." Manler 5,732,400 col. 4, lines 48-53);

Transferring to the supplier a discounted payment for the at least one invoice selected for payment ("The financial clearinghouse further determines a risk-based discount rate as a function of the buyer's risk classification to establish a payment amount to a seller by the clearinghouse. The financial clearinghouse also determines a credit line for each buyer." Manler 5,732,400 col. 3, lines 42-47); and

transferring the buyer payment of the difference between the funds received from the financial institution and the funds paid to the supplier, less a sum that stays with the entity. ("Once a buyer makes a purchase with the credit card, the seller is paid by the merchant bank, less a predetermined service fee, often referred to as an "interchange fee" and the merchant bank then invoices the buyer for payment." Manler 5,732,400 col. 2, lines 15-18)

As per claim 46, Manler 5,732,400 teaches a method of claim 45 wherein the at least one supplier the at least one buyer and the at least one financial institution have

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contractual relationship with the entity and the at least one supplier instructs the at least one buyer to pay the debts directly to the entity upon request. ("Execution of the instructions of the accounting package 47 by the main processor 41 will establish an accounts receivable (A/R) database in the memory 45 for storing pertinent data regarding amounts paid by the buyers 20 and due to sellers 10 and brokers 20, and also historical A/R data." Manler 5,732,400 col. 10, lines 34-39)

As per claim 47, Manler 5,732,400 teaches a method of claim 45 wherein the step of selecting invoices comprises prioritization of the approved for payment invoice according to the at least one buyer's preferences, terms with the at least one supplier, at least one financial institution supply of funds and spread of the transaction. ("The buyer may then choose to place an order from a particular seller or sellers, for example, by selecting the seller with the lowest price." Manler 5,732,400 col. 3, lines 55-58)

As per claim 48, Manler 5,732,400 teaches a method of claim 45 further comprises at least two financial institutions that offer discount rates against a debt of the at least one buyer that represent different fund costs per the at least one buyer and wherein the entity prioritize the at least two financial institutions as sources for funds by the discount rate and according to the at least one buyer's preferences. ("The financial clearinghouse determines a final credit authorization for the amount of the transaction and then the selected seller or sellers are electronically notified of the buyer's order by the financial clearinghouse." Manler 5,732,400 col. 3, lines 58-61)

As per claim 49, Manler 5,732,400 teaches a method of claim 45 further comprises at least one supplier dynamically offer higher discount rate than the discount rate agreed with the entity to create an incentive to the entity and the at least one buyer to prioritize transaction with the entity over transactions with other at least one supplier for the better financial spread. ("If the buyer's risk classification is acceptable, the clearinghouse provides a preliminary authorization for a proposed purchase by the buyer and transmits a request for quotation for the desired goods or services, along with the discount rate, to the seller or sellers who are electronically coupled to the financial clearinghouse via the computer network. The financial clearinghouse then receives price quotes from sellers responding to the request. The buyer may then choose to place an order from a particular seller or sellers, for example, by selecting the seller with the lowest price." Manler 5,732,400 col. 3, lines 48-58)

As per claim 50, Manler 5,732,400 teaches a method of claim 45 wherein the at least one financial institution is a bank or an insurance company or a business entity or a business entity that raises funds in a capital market against debts, commercial papers or bonds bearing the payment commitment risk. ("Although FIG. 4A has been described with respect to the second embodiment of the present invention, which includes a broker 30 that acts as an on-line quote and order processing service, the first embodiment of the present invention performs substantially the same processing of a buy/sell transaction with the financial clearinghouse 40 performing the functions

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described as being performed by the broker 30, as shown in FIG. 4B.” Manler 5,732,400 col. 16, lines 15-22)

As per claim 51, Manler 5,732,400 teaches a method of claim 45 wherein the step of transfer to the supplier is performed by the entity. (“After the seller provides a notice of shipment of the goods, the financial clearinghouse transmits the payment amount to the seller, net of the discount, and also transmits an invoice to the buyer for the purchase price of the transaction.” Manler 5,732,400 col. 3, lines 61-65)

As per claim 52, Manler 5,732,400 teaches a method of claim 45 wherein the step of transfer to the supplier is performed by a designated third party or a trust. (“The financial clearinghouse 40 can support either paper invoicing, electronic invoicing or electronic debit for billing and payment. Electronic invoicing, for example, can be accomplished by the use of standard EDI messages. Automatic debiting for payment from the buyer 20 to the financial clearinghouse 40 can be accomplished, for example, by the use of standard Authorized Clearing House ("ACH") debit transactions. Similarly, the financial clearinghouse 40 can support check, ACH or EFT options for payments to the sellers 10.” Manler 5,732,400 col. 11, lines 4-13)

Conclusion

The following is prior art made of record and not relied upon is considered pertinent to applicant's disclosure:

Sandhu (US 6,347,307 B1) teaches a system and method that enables users, such as institutional investors and financial institutions, to engage in capital market transactions, including the trading of Over-the-Counter financial products, via the Internet (including the World Wide Web). The system includes a variety of servers, applications, and interfaces that enable users to interactively communicate and trade financial instruments among one another, and to manage their portfolios. Interactive communications supported by the system include: requesting price quotes, monitoring and reviewing quote requests, issuing price quotes, monitoring and reviewing price quotes, negotiation between users, acceptance of price quotes, reporting, portfolio management, analysis of financial information and market data, calendaring, and communications among users and/or system administrators, including e-mail, chat, and message boards.

King (US 5,704,045) teaches system and method of accepting risk through contractual obligations transfers a portion of the risk to investors and includes means for absolute assurance of timely payment to contract holders, and segregation, of the interests of particular investors to specifically identified risks in a risk to capital matching system. The system creates separate ledgers and segregated reserves to tailor particular products for specific needs including transferring difficult to place risks. The system creates agreements which promise payments, based on loss from risks including investment risks. Data processing provides legally segregated relationship management

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links, supervising and balancing the interests of professionals in a risk transfer and diversification system.

MacKay (US 2002/0082985 A1) teaches funding company enters agreement with purchaser owing an account payable to a supplier, establishing terms under which the account payable will be processed and satisfied at a discount on behalf of purchaser. Supplier's agreement to accept payment of discounted amount is obtained. Pursuant to agreement, company receives obligation of purchaser to pay equal or greater amount than discounted amount to supplier, at agreed upon future date.

Hovsepien (US 2002/0095390 A1) teaches pre-paid electronic access system enables a consumer to receive goods, services, or any other type of content through specified, designated web sites by purchasing, in advance, a certificate providing access to the system. The access certificate includes an alphanumeric sequence which is authenticated by system components prior to allowing access to content. Merchants and consumers may also use this type of electronic access to also reduce the risk inherent in business transactions.

Tal (US 6,535,856 B1) teaches maintaining a database of buyers and sellers, updating the database with information from sellers about buyers who have defaulted on payment terms, processing data about buyers who have defaulted on payment terms, notifying the buyer(s) who have defaulted of a time to cure the default, determining

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when a buyer fails to cure a default in time, and notifying all sellers who sell to the buyer who failed to cure the default that the buyer failed to cure the default. According to another embodiment, all members in the system may obtain information about any other member in the system prior to doing business with the other member. Individual members of the system may be at once both a buyer and a seller, e.g. a manufacturer who buys materials from a supplier and sells a product to a retailer. Further, the methods and software according to the invention may be broadly applied to enforce performance, e.g. where a buyer has paid a seller and the seller has failed to deliver the goods or service properly.

Aharoni (US 5,694,552) teaches a method of using a trade acceptance draft TAD which is a financial instrument executed by a maker which is for a specific amount payable on a predetermined future date and drawn upon a specific account of the maker maintained at a specific bank. The maker as a first party sends a TAD to a second party as payment of a debt owed to the second party by the first party. The second party upon receipt endorses the TAD to a third party. The second party sells the endorsed TAD to the third party and delivers the endorsed TAD to the third party whereby the third party receives the endorsed TAD as a holder in due course.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Gerald C. Vizvary whose telephone number is 571-270-3268. The examiner can normally be reached on Monday thru Friday.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Ella Colbert can be reached on 571-272-6741. The fax phone number for the organization where this application or proceeding is assigned is 571-270-4268.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

/Ella Colbert/
Primary Examiner, Art Unit 3696

Gerald Vizvary
Patent Examiner, A.U. 3696
July 6, 2008